



Cumann Lúthchleas Gael

PORTLAOISE

Gaelach i gCroí agus in Aigne



GAA Injury Benefit Fund Summary:

The GAA Injury Benefit Fund does not seek to compensate fully for injury but to supplement other Schemes such as Personal Accident or Health Insurance. The Injury Benefit Fund only provides cover for unrecoverable losses up to the limits specified. **The GAA Injury Benefit Fund is in place to cover Benefits which cannot be claimed elsewhere.** Ultimately, the responsibility to ensure that adequate cover is in place lies with the individual member, commensurate with his/her specific needs and members should not use the fund as their only recourse or be independent on the fund to compensate them fully for any losses associated with the injury sustained.

The GAA Injury Fund applies to :

1.1 Players on a team registered with the GAA Injury Benefit Fund who incur accidental bodily injury while playing Hurling, Gaelic Football, Handball or Rounders only, either in the course of an official game, challenge game or supervised official training session.

1.2 Match Officials' i.e. referees, linesmen, or umpires injured while officiating at an official game of Hurling, Gaelic Football or Rounders as specified in 1.1 above.

1.3 Voluntary coaches, team managers, selectors and members of official team parties injured during games or training as specified in 1.1 above.

The GAA Injury Benefit Fund covers Adult and Youth members of the GAA. Girls may participate only up to and including Under 12 Grade. Once a girl turns 12 years old, they must register with Ladies Gaelic Football Association or Cumann Camógaíochta. Social Members, non-playing and non-coaching members are not covered.

There is no cover under the GAA Injury Benefit Fund sustained at unauthorised/unofficial competitions.

Benefits:

Lifetime Disability Benefit - €300,000 – a single identifiable occurrence on the field of play resulting in permanent total physical paralysis such that the person is confined to a wheelchair for life.

Death Benefit – Adult or Married Youth - €50,000 - Youth - €25,000.

Capital Benefits – Permanent Total Disablement – up to €100,000. Loss of Sight – up to €100,000.

Permanent partial loss of sight – up to €100,000. Loss of Limb - €100,000.

Complete and incurable paralysis - €100,000. Permanent Partial Disablement – up to max €50,000.

Medical – Unrecoverable inpatient and outpatient medical expenses are covered up to maximum of €4,500 – includes cover for MRI scans up to a limit of €300 per scan and **post** operative physiotherapy/treatments up to limit of €300.

The First €100 of each and every claim is excluded. There is **NO** cover for **pre**-operative physiotherapy/treatments.

Dental Benefit – otherwise unrecoverable dental expenses up to maximum of €4,500. First €100 excluded each time.

Supplementary Hospital Benefit – Stay in Hospital provided they are an inpatient for minimum of 10 consecutive days and can claim for maximum of 15 days. €400 per day is claimable.

Loss of wages – adult or youth who are in full-time employment at time of injury. i.e. not less than 16 hours per week. Payable up to 52 weeks but excludes the first week. Week 1 – No Benefit. Weeks 2-4 - Up to €200. Weeks 5-52 - Up to €400.

Exclusions and Limitations :

Claims reported more than 60 days after injury date.

Damage to or loss of personal effects, accommodation, travel expenses and sustenance. Legal expenses. Cosmetic and elective procedures. Pre-operative physiotherapy and other associated treatments. Post operative physiotherapy and other treatments that have not been medically prescribed by a GP/Consultant and are greater than the limit of €320.

Medical and dental expenses that are less than the €100 excess or greater than the €4500 fund limit or receipts that pre-date the injury. Hospitalisation claims where claimant is hospitalised for less than 10 consecutive days. Loss of wages claims whereby claimant is not in full-time employment or unemployed at time of injury, unable to work for less than 14 consecutive days, claimant in receipt of sick pay for duration of period, unfitness for work has not been medically certified by a GP/Consultant, claims in excess of Benefit Fund limits.

Claim forms can be downloaded from: <http://www.gaa.ie/clubzone/gaa-injury-scheme/>

It is the responsibility of the injured party to report an injury. Report must be received by GAA Injury Benefit Fund provider within 60 days of time of injury

For more Information or help regarding the GAA Injury Benefit fund please contact the Club Injury Claims Officer.

***Portlaoise GAA Club draws your attention to 'Allianz Pupil Personal Accident Insurance' which may be available through your child's school. This could be a cost effective cover for injuries that may occur.**